RCBC CALIFORNIA INTERNATIONAL INC. PRIVACY POLICY

OUR COMMITMENT TO PRIVACY

RCBC California International Inc.(RCBCCII) wants you to know about its collection and use of personal and non-personal information so that you can make informed choices about how your own information is collected and used.

COLLECTION OF INFORMATION

We collect nonpublic personal information about our customers as may be necessary to conduct business with our customers. We collect nonpublic personal information about you, our client, from the following sources:

- Information you provide to RCBCCII on applications or other forms.
- Information we obtain about your transactions with us, or with our affiliates or others.

INFORMATION WE DISCLOSE

"RCBCCII does not disclose any nonpublic personal information about our customers or former customers to anyone, except as permitted by law, without first giving customers an opportunity to opt-out of certain kinds of disclosures. A customer has the opportunity to opt-out of disclosure or sharing of nonpublic personal information to (i) our affiliated companies, and (ii) nonaffiliated financial institutions we contract with for purposes of jointly offering a financial product or service, in which case we shall include a provision in the contract with these nonaffiliated financial institutions to maintain the confidentiality of the information and that they are prohibited from disclosing information other than to carry out the joint offering of a product or service. Those disclosures may consist of:

- identification information, such as name and address data;
- other transaction information

There are some disclosures to third parties that are not subject to the opt-out, including but not limited to: (i) disclosures necessary to effect, administer or enforce a transaction requested by you, including to our parent company, Rizal Commercial Banking Corporation which acts as paying agent for RCBC California money transmissions, (ii) disclosures to companies that perform services for us, (iii) disclosures to prevent fraud, and (iv) disclosures that are made to comply with federal or state laws."

PROTECTING CUSTOMER INFORMATION

RCBCCII maintains physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information. We limit access to personal information to those employees who need it to fulfill their business responsibilities.

YOUR PRIVACY CHOICES

We will limit our sharing of your nonpublic personal information according to the choices you indicate to us. Please refer to the Important Privacy Choices for Consumers included with the Privacy Policy that will be provided to you upon your application for remittance with us.

RCBC CALIFORNIA INTERNATIONAL. INC

IMPORTANT PRIVACY CHOICES FOR CONSUMERS

You have the right to control whether we share some of your personal information. Please read the following information carefully before you make your choices below.

YOUR RIGHTS

You have the following rights to restrict the sharing of personal and financial information with our affiliates (companies we own or control) and outside companies that we do business with. Nothing in this form prohibits the sharing of information necessary for us to follow the law, as permitted by law, or to give you the best service on your transactions with us. This includes sending you information about some other products or services.

YOUR CHOICES
Restrict Information Sharing With Companies We Own or Control (Affiliates);. Unless you say "No", we may share personal and financial information about you with our affiliated companies.
() NO, please do not share personal and financial information with your affiliated companies.
Restrict Information Sharing With Other Companies We Do Business With To Provide Financial Products and Services.; Unless you say "No", we may share personal and financial information about you with outside companies we contract with to provide financial products and services to you.
() NO, please do not share personal and financial information with outside companies you contract with to provide financial products and services.
TIME SENSITIVE REPLY
You may make your privacy choice (s) at any time. Your choice (s) marked here will remain unless you state otherwise. However, if we do not hear from you, we may share some of your information with affiliated companies and other companies with whom we have contracts to provide products and services.
Name:
Signature:
I.D. No.:
Date:

To exercise you choices, fill out, sign and send back this form to us using the envelope provided (you may want

to make a copy for your records) or e-mail us at compliance@rcbcremit.com.